



What to do if you become the victim of identity theft



The purpose of this resource guide is to provide information to victims of identity theft in the Maple Valley community. Some important steps to take once you become aware you are a victim of identity theft;

- **File a police report**—Either online, www.reporttosheriff.org or call Dispatch, 206-296-3311. Obtain the case number and officer's name. When contacting any financial institute provide them with this information.
- **Keep copies of all documents**—Maintain copies of all statements and evidence of your identity theft and store them in a safe place.
- **Make Notifications**—Contact all of your banks and creditors by phone and by mail with a "courtesy notice". Advise them you are the victim of identity theft and provide them your case number. Keep a log of all contacts for your records.
- **Notify all three credit bureaus**—Ask to have a Fraud Alert placed in your credit file asking creditors to call you before opening any new accounts.
- **Obtain a credit report**—Review for new accounts or inquiries made on your social security number.

Sample "Courtesy Notice"

(Date)
Name, Address
Institution Name, Address
Reference Account #: (if known)

To Whom It May Concern;

I am writing you to dispute a fraudulent charge attributed to my account in the amount of \$_____.

I am the victim of identity theft and I did not make this charge. I am requesting the charge be removed (or the debit be reinstated) and that any interest or other charges related to the fraudulent amount be credited as well.

Your company is a victim and should file a police report in the appropriate jurisdiction.

You are hereby notified that on (date), I filed an identity theft report with the Maple Valley Police Department,. The case number is _____.

Please investigate this matter and correct the fraudulent charge(s) as soon as possible.

Sincerely,
Name, Address

Credit Bureaus

Trans Union: 800-888-4213
Fraud Division: 800-680-7289)
www.tuc.com

Experian: 1-888-EXPERIAN
Fraud Division: 888-397-3742)
www.experian.com

Equifax: 800-685-1111
Fraud Division: 800-525-6285
www.equifax.com

Remember, you are entitled to a free copy of your credit report.

Social Security Administration's Fraud Hotline: 800-269-0271

Maple Valley Police Department
22017 SE Wax Rd, Suite 100
Maple Valley, WA 98038
425-413-5158
www.maplevalleywa.gov

IDENTITY THEFT PREVENTION

- Use a cross cut shredder to dispose of everything with your name and personal information.
- Regularly check your credit report, credit cards, and bank accounts for unauthorized transactions or accounts.
- Be aware of your surroundings. Don't allow strangers to see your personal identification numbers (PIN) or overhear your personal information.
- Protect your mail. Remove incoming mail quickly and deposit all outgoing mail at the post office.
- Do not carry your Social Security card, birth certificate, passport, account passwords, or extra credit cards in your purse or wallet.
- When creating PIN's or passwords, do not use the last four digits of your social security number, date of birth, middle name, consecutive numbers, or anything else that could be easily discovered.
- Use caution when disclosing checking account numbers, credit card numbers or other personal financial data on-line and over the phone.

INFORMATIONAL WEB SITES

Federal Trade Commission

www.consumerftc.gov

Privacy Rights Clearing House

www.privacyrights.org

Social Security Administration

www.ssa.gov

U.S. Postal Service

www.usps.com

Anti-Phishing website

www.antiphishing.org

Washington Office of Attorney General

www.atg.wa.gov

Internet Fraud Complaint Center

www.ic3.gov

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22017 SE Wax Rd, Suite 100
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IDENTITY THEFT

Resource Guide



Maple Valley Police Department

Chief of Police
DJ Nesel

RCW 9.35.020

Identity theft—**No Person may knowingly obtain, possess, use, or transfer a means of identification or financial information of another person, living or dead, with the intent to commit, or to aid or abet, any crime.**